Loans under PMRY

2199. SHRIMATI AMBIKA SONI:
DR. T. SUBBARAMI REDDY:

Will the Minister of FINANCE be pleased to state:

(a) whether Government propose to take steps to bring down the gap in number of persons recommended and the actual disbursement made by banks under the Prime Minister's Rozgar Yojana scheme in the States;

(b) if so, what are the reasons for this gap;

(c) the details of the steps Government propose to take to see that loans are disbursed to those who have been recommended;

(d) what is the total amount of loan that has been disbursed against the total number of cases recommended; and

(e) to what extent the position has improved since 2000-01?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI ANANDRAO VITHOBA ADSUL): (a) Yes, Sir.

(b) The reasons for the gap between persons recommended and disbursement made by banks under Prime Minister's Rozgar Yojana are as under:

(i) Non-sponsoring of quality loan applications by Task Force Committees.

(ii) Lack of viable and income generating activities and reaching the saturation level of popular activities.

(iii) Lack of infrastructure and backward/forward linkage such as marketing of produced goods.

(iv) Delay in completion of pre-disbursement formalities like obtaining clearance from concerned agencies, premises, power connection etc.

(c) RBI and Government initiated the following steps for improvement in implementation of the scheme which *inter-alia* include facilitation to achieve the targets:

(i) State Governments have been advised to idenfify viable activities jointly by banks and District Industries Centre.

(ii) Liberalisation of certain parameters of the scheme in respect of age, educational qualification activities covered, annual family income, collateral-free financing of the projects under industry sector etc.

(iii) Banks have been instructed to set up training institute on the lines of rural Development and Self Employment Training Institute jointly with the State Governments by utilising their existing infrastructure of Industrial Training Institute, Small Industries Service Institute.

(iv) State/UTs have been instructed to give priority to the PMRY beneficiaries for completion of pre-disbursement formalities like allocation of worksheds, power supply etc. The implementation of the scheme is reviewed at District, State and Central level.

(v) Cut off dates for lapsing of sanction/disbursement have been prescribed so that both the process are completed within the prescribed period.

(d) and (e) The details of applications received (through DIC) vis-a-vis target fixed, number of cases sanctioned and disbursed by banks in the last three years are given below:

(Rs. in crores)

Year	Target	No. of Appl. Recv.	Sanctioned		Disbursed		Percentage of cases disbursement to sanctioned
			No.	Amount	No.	Amount	
2000-01	359950	458011	237896	1559.04	184890	1168.62	77.72%
2001-02	347135	437445	237392	1539.19	189860	1184.80	79.98%
2002-03*	355075	429053	226572	1461.01	141608	871.69	62.50%

*Data provisional.

Ceiling of equity holding in SBI

2200. DR. T. SUBBARAMI REDDY:
SHRIMATI AMBIKA SONI:

Will the Minister of FINANCE be pleased to state:

(a) whether the equity holding for both the individual investor and corporates in the associate banks of SBI is currently capped at 200 share per investor;

(b) whether the State Bank of India has approached the Finance Ministry for lifting the ceiling on the equity holding of investors in its associate banks; and

(c) if so, by when a final decision in this regard is likely to be taken?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI ANANDRAO VITHOBA ADSUL): (a) and (b) Yes, Sir.

(c) The matter is presently under consideration of the Government.

B.K. Bhattacharya report

2201. SHRI V.V. RAGHAVAN:
SHRI N.R. DASARI:

Will the Minister of FINANCE be pleased to state:

(a) whether the high powered Committee of State Secretaries set up by Reserve Bank of India headed by Shri B.K. Bhattacharya has submitted its report; and